

B1 (Official Form 1)(04/13)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Masiclat, Lawrence T.		Name of Joint Debtor (Spouse) (Last, First, Middle): Masiclat, Mylene
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Louie Tuazon		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-3404		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5384
Street Address of Debtor (No. and Street, City, and State): 5721 Caribou Lane Hoffman Estates, IL <div style="text-align: right;">ZIP Code 60192</div>		Street Address of Joint Debtor (No. and Street, City, and State): 5721 Caribou Lane Hoffman Estates, IL <div style="text-align: right;">ZIP Code 60192</div>
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Masiclat, Lawrence T. Masiclat, Mylene	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: center;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Masiclat, Lawrence T.
Masiclat, Mylene

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lawrence T. Masiclat
Signature of Debtor **Lawrence T. Masiclat**

X /s/ Mylene Masiclat
Signature of Joint Debtor **Mylene Masiclat**

Telephone Number (If not represented by attorney)

January 28, 2015

Date

Signature of Attorney*

X /s/ Nathan Volheim
Signature of Attorney for Debtor(s)

Nathan Volheim 6302103

Printed Name of Attorney for Debtor(s)

Sulaiman Law Group, Ltd.

Firm Name

**900 Jorie Boulevard
Suite 150
Oak Brook, IL 60523**

Address

Email: mbadwan@sulaimanlaw.com

630-575-8181 Fax: 630-575-8188

Telephone Number

January 28, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Lawrence T. Masiclat
Mylene Masiclat**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Lawrence T. Masiclat
Lawrence T. Masiclat

Date: January 28, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Lawrence T. Masiclat
Mylene Masiclat**

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Mylene Masiclat

Mylene Masiclat

Date: January 28, 2015

United States Bankruptcy Court
Northern District of Illinois

In re **Lawrence T. Masiclat,**
Mylene Masiclat

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	802,650.00		
B - Personal Property	Yes	4	149,887.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		1,066,505.86	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	42		499,266.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			7,102.72
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,934.68
Total Number of Sheets of ALL Schedules		61			
Total Assets			952,537.00		
Total Liabilities				1,565,772.68	

United States Bankruptcy Court
Northern District of Illinois

In re **Lawrence T. Masclat,**
Mylene Masclat

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000		J	360,000.00	400,256.00
222 N. Columbus Drive, Unit #3204 Chicago, Illinois 60601 Condominium Purchased in January 2006 (Purchase Price \$275,000.00) Value Per CMA PIN#: 17-10-316-033-1319		J	235,000.00	250,000.00
80 Kristin Circle, Unit #8 Schaumburg, Illinois 60195 Condominium Purchased in November 2006 (Purchase Price \$270,000.00) Value Per Comps PIN#: 07-10-101-039-1132		H	140,000.00	203,573.00
Palawan Tower, Unit 9A, Metropolitan Park, Roxas Boulevard Corner EDSA, Pasay City Philippines Bay Garden Condominium 33.33% Interest with Zozima Victuelles, Hector Victuelles, Maribeth Ophrecio, and Nelson Ophrecio Value Per Comps		J	67,650.00	167,441.86

Sub-Total > **802,650.00** (Total of this page)

Total > **802,650.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BMO Harris Bank, N.A. Checking Account Ending with 3601	-	972.00
		BMO Harris Bank Savings Account	H	600.00
		TCF Bank Checking Account	W	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Used Household Goods, Furniture and Appliances	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Personal Items	J	100.00
6. Wearing apparel.		Used Clothing	J	1,750.00
7. Furs and jewelry.		Wedding Rings, Watches, Costume Jewelry and Bracelets	J	1,500.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera and Camcorder	J	300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		American General Finance Vula Life Insurance Policy Beneficiary: Spouse and Children	H	12,000.00
		TransAmerica Term Life Insurance Policy No Cash Value	W	0.00

Sub-Total > **19,922.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(K) through John Hancock	H	27,000.00
		Suntrust IRA	W	50,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Freedom Banc Reality, LTD (S-Corp) Real Estate Company (Selling, Listing, Leasing) Business Liabilities Outweigh Assets	H	0.00
		Sure Care Home Services, Inc. d/b/a Above and Beyond Network Home Care Services, Inc. Non Medical Home Health Care Provider 1/3 Interest with Susie Zosima Victuelles and Maribeth Ohpreco Business Liabilities Outweigh Assets	W	0.00
		Caring Heart Hospice and Palliative Care, Inc. Hospice Agency - Business in Not Active 50% Interest with Medilyn Leynes and Ma. Tera Adriano Business Liabilities Outweigh Assets	J	0.00
		Christa Hospice & Palliative Care, Corp Hospice Agency - Business in Not Active Business Liabilities Outweigh Assets	H	0.00
		Healthcare Resource, Inc. Healthcare Consulting Business is Not Active	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Outstanding Loan to Precious Life Home Health	J	7,000.00

Sub-Total > **84,000.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Anticipated 2014 Tax Refund	J	8,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2014 Jeep Wrangler-Unlimited with 16,000 Miles Value Per KBB, PPV	H	23,305.00
		2011 Nissan Rogue with 48,000 Miles Value Per KBB, PPV	H	14,660.00
26. Boats, motors, and accessories.	X			

Sub-Total > **45,965.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **149,887.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000	735 ILCS 5/12-901	30,000.00	360,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
BMO Harris Bank, N.A. Checking Account Ending with 3601	735 ILCS 5/12-1001(b)	972.00	972.00
BMO Harris Bank Savings Account	735 ILCS 5/12-1001(b)	600.00	600.00
TCF Bank Checking Account	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel			
Used Clothing	735 ILCS 5/12-1001(a)	1,750.00	1,750.00
Interests in Insurance Policies			
American General Finance Vula Life Insurance Policy Beneficiary: Spouse and Children	215 ILCS 5/238	100%	12,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401(K) through John Hancock	735 ILCS 5/12-1006	100%	27,000.00
Suntrust IRA	735 ILCS 5/12-1006	100%	50,000.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
Anticipated 2014 Tax Refund	735 ILCS 5/12-1001(b)	6,228.00	8,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2011 Nissan Rogue with 48,000 Miles Value Per KBB, PPV	735 ILCS 5/12-1001(c)	2,400.00	14,660.00

Total: **131,150.00** **475,182.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Third Lien 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000					
American Chartered Bank 20 N. Martingale Road, Suite 600 Schaumburg, IL 60173		J	Value \$ 360,000.00				80,000.00	40,256.00
Account No. xxxxxxxxx0040			Opened 3/01/04 Last Active 10/17/14 First Mortgage 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps					
Americas Servicing Company One Home Campus MAC X2501-01D Des Moines, IA 50328		-	Value \$ 360,000.00				279,288.00	0.00
Account No.			Additional Notice Sent To: Americas Servicing Company				Notice Only	
Americas Servicing Company PO Box 10328 Des Moines, IA 50306			Value \$					
Account No.			Additional Notice Sent To: Americas Servicing Company				Notice Only	
Americas Servicing Company Debra Conn 8480 Stagecoach Circle Frederick, MD 21701			Value \$					
Subtotal (Total of this page)							359,288.00	40,256.00

4 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxxxxx1000			Opened 12/01/13 Last Active 11/03/14					
Chrysler Capital Po Box 961275 Fort Worth, TX 76161		-	Vehicle Lien 2014 Jeep Wrangler-Unlimited with 16,000 Miles Value Per KBB, PPV					
			Value \$ 23,305.00				32,801.00	9,496.00
Account No.								
Chrysler Financial Services PO Box 9223 Farmington, MI 48333-9223			Additional Notice Sent To: Chrysler Capital				Notice Only	
			Value \$					
Account No. xxxxx5467			Opened 11/01/05 Last Active 10/22/14 Second Lien 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps					
CitiMortgage, Inc. 1000 Technology Drive O Fallon, MO 63368		-						
			Value \$ 360,000.00				40,968.00	0.00
Account No.								
CitiMortgage, Inc. PO Box 6243 Sioux Falls, SD 57117			Additional Notice Sent To: CitiMortgage, Inc.				Notice Only	
			Value \$					
Account No.			Assessment 222 N. Columbus Drive, Unit #3204 Chicago, Illinois 60601 Condominium Purchased in January 2006 (Purchase Price \$275,000.00) Value Per CMA PIN#: 17-10-316-033-1319					
D.K. Condo Association c/o Daper and Kramer Co. PO Box 611095 Chicago, IL 60666		-						
			Value \$ 235,000.00				0.00	0.00
Subtotal							73,769.00	9,496.00
(Total of this page)								

Sheet 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxxxxxx0001			Opened 11/01/12 Last Active 11/10/14					
Nissan Motor Acceptance Po Box 660360 Dallas, TX 75266		-	Vehicle Lien 2011 Nissan Rogue with 48,000 Miles Value Per KBB, PPV					
			Value \$ 14,660.00				12,434.00	0.00
Account No.								
Nissan Motor Acceptance 8900 Freeport Parkway Irving, TX 75063			Additional Notice Sent To: Nissan Motor Acceptance				Notice Only	
			Value \$					
Account No.								
Nissan Motor Acceptance * Po Box 660360 Dallas, TX 75266			Additional Notice Sent To: Nissan Motor Acceptance				Notice Only	
			Value \$					
Account No.								
Twelve Oaks at Schaumburg PO Box 5705 Carol Stream, IL 60197		-	Assessment 80 Kristin Circle, Unit #8 Schaumburg, Illinois 60195 Condominium Purchased in November 2006 (Purchase Price \$270,000.00) Value Per Comps PIN#: 07-10-101-039-1132					
			Value \$ 140,000.00				0.00	0.00
Account No.								
Twelve Oaks at Schaumburg 120 Kristin Circle Schaumburg, IL 60195			Additional Notice Sent To: Twelve Oaks at Schaumburg				Notice Only	
			Value \$					
Subtotal							12,434.00	0.00
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Union Bank of the Philippines		-	Mortgage Palawan Tower, Unit 9A, Metropolitan Park, Roxas Boulevard Corner EDSA, Pasay City Philippines Bay Garden Condominium 33.33% Interest with Zozima Victuelles, Hector Victuelles, Maribeth Ophrecio, and Nelson Ophrecio				167,441.86	0.00
			Value \$ 205,000.00					
Account No. xxxxxxxx0928								
Wells Fargo Home Mortgage 5620 Brooklyn Boulevard Minneapolis, MN 55429		-	Opened 12/01/05 Last Active 1/17/12 Mortgage 222 N. Columbus Drive, Unit #3204 Chicago, Illinois 60601 Condominium Purchased in January 2006 (Purchase Price \$275,000.00) Value Per CMA				250,000.00	15,000.00
			Value \$ 235,000.00					
Account No.								
US Bancorp Center 800 Nicollet Mall Minneapolis, MN 55402			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Account No.								
US Bank Home Mortgage Bankruptcy/Recovery Dept Po Box 5229 Cincinnati, OH 45201			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Account No.								
US Bank Home Mortgage US Bancorp Center 800 Nicollet Mall Minneapolis, MN 55402			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Subtotal (Total of this page)							417,441.86	15,000.00

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94132			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Account No.								
Wells Fargo Home Mortgage Po Box 10335 Des Moines, IA 50306			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Account No. xxxxxxxxx9508								
Wells Fargo Home Mortgage 5620 Brooklyn Boulevard Minneapolis, MN 55429		-	Opened 1/01/07 Last Active 1/17/12 Mortgage 80 Kristin Circle, Unit #8 Schaumburg, Illinois 60195 Condominium Purchased in November 2006 (Purchase Price \$270,000.00) Value Per Comps				203,573.00	0.00
			Value \$ 140,000.00					
Account No.								
Deutsche Bank National Trust Company 1761 East Street Andrew Place Santa Ana, CA 92705			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Account No.								
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94132			Additional Notice Sent To: Wells Fargo Home Mortgage				Notice Only	
			Value \$					
Subtotal (Total of this page)							203,573.00	0.00
Total (Report on Summary of Schedules)							1,066,505.86	64,752.00

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. x9861 Ability Network Inc. Dept CH 16577 Palatine, IL 60055		J				1,440.00
Account No. Adriana De La Cruz 7108 Robinswood Drive Rockford, IL 61114		J				0.00
Account No. xxx8850 ADT Alarms PO Box 650485 Dallas, TX 75265		J				400.00
Account No. ADT 3190 S. Vaughn Way Aurora, CO 80014						Notice Only
Subtotal (Total of this page)						1,840.00

41 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx9107	J	Service				311.94
ADT Security Systems, Inc. PO Box 650485 Dallas, TX 75265						
Account No. xx5338	J	Services				350.00
Advance Business Machines 5344 11th Street Rockford, IL 61109						
Account No.	J	Notice Only				0.00
Agatona Marasigan 4415 Robin Court Gurnee, IL 60031						
Account No.	J	Notice Only				0.00
Alex Guilfoyle 450 Sunnyside Drive Cedarville, IL 61013						
Account No.	J	Notice Only				0.00
Alexander Reyes 3749 N. Trainer Road Rockford, IL 61114						
Sheet no. <u>1</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						661.94
Subtotal (Total of this page)						661.94

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9106 Allied Interstate 2290 Agate Court Unit A1 Simi Valley, CA 93065	J	Collection Agency United Health Care Insurance				1,363.45
Account No. United Healthcare PO Box 30573 Salt Lake City, UT 84130-0573		Additional Notice Sent To: Allied Interstate				Notice Only
Account No. Amb. Anesthesiologists of Chicago, LLC Dept 20 8021 PO Box 5998 Carol Stream, IL 60197	W	Medical				91.80
Account No. American Chartered Bank 700 W. Euclid Avenue Palatine, IL 60067	W	Overdraft fees Personal Guarantor for Sure Care Home Health Corp				0.00
Account No. xxxxxxxxxxxx3183 American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	W	Opened 5/01/99 Last Active 8/30/14 Credit Card				10,728.00
Sheet no. 2 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						12,183.25

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx3683 American Express * c/o Becket & Lee P.O. Box 3001 Malvern, PA 19355	-	Opened 11/01/93 Last Active 11/09/14 Credit Card				4,672.00
Account No. xxxxxxxxxx xxxxxx xx xx1005 American Express * c/o Becket & Lee P.O. Box 3001 Malvern, PA 19355	J	Credit Card Personal Guarantor for Freedom Banc Realty				4,281.03
Account No. Nationwide Credit, Inc. PO Box 26314 Lehigh Valley, PA 18002		Additional Notice Sent To: American Express *				Notice Only
Account No. x-x2003 American Express * c/o Becket & Lee P.O. Box 3001 Malvern, PA 19355	J	Credit Card Personal Guarantor for Freedom Banc Realty				2,776.35
Account No. x-x3008 American Express * c/o Becket & Lee P.O. Box 3001 Malvern, PA 19355	H	Credit Card				3,747.79
Sheet no. 3 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 15,477.17

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Credit Card				
American Express * c/o Becket & Lee P.O. Box 3001 Malvern, PA 19355	J	Personal Guarantor for Surecare Home Health				1,765.00
Account No.		Notice Only				
Amy Park 711 Crestview Drive Bolingbrook, IL 60440	J					0.00
Account No.		Notice Only				
Angie Reyes 954 N. Main Street APT 35 Rockford, IL 61103	J					0.00
Account No.		Notice Only				
Arlene Palapala 122 Canton Lane Streamwood, IL 60107	J					0.00
Account No. xxxxx7612		Services				
AT&T 225 W. Randolph Road Chicago, IL 60606	J					200.00
Sheet no. 4 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,965.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx8427 AT&T 225 W. Randolph Road Chicago, IL 60606	J	Services				431.51
Account No. Athletic and Therapeutic Institute 4947 Payshere Circle Chicago, IL 60674	J	Medical				740.55
Account No. Audress Heavey 1106 South Crystal Lake Road McHenry, IL 60050	J	Notice Only				0.00
Account No. xx4833 Averus 3851 Clearview Court Gurnee, IL 60031	J	Services				148.00
Account No. xxxxxxxxxxxx0338 Bank of America 4060 Ogletown/Stanton Road Newark, DE 19713	J	Opened 2/01/99 Last Active 5/12/14 Credit Card				11,352.00
Sheet no. 5 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,672.06

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Bank Of America, N.A. * 401 N. Tryon Street NC1-021-02-20 Charlotte, NC 28255			Additional Notice Sent To: Bank of America			Notice Only
Account No. xxxxxxxxxxxx8861			Opened 8/01/08 Last Active 5/06/14 Credit Card			
Bank of America 4060 Ogletown/Stanton Road Newark, DE 19713	J					9,807.00
Account No.			Notice Only			
Barbara S Badger 113 W North Street Pearl City, IL 61062	J					0.00
Account No.			Services			
Bliss Marc International 7905 Lyons Street Morton Grove, IL 60053	J					5,411.00
Account No. xxxxxxxxxxxx4661			Opened 10/01/11 Last Active 7/07/14 Credit Card			
BMO Harris Bank N.A. * 111 W. Monroe Street Chicago, IL 60603	H					10,775.00
Sheet no. <u>6</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						25,993.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Bonnie Wasilewski 8820 Richardson Road Spring Grove, IL 60081	J					0.00
Account No. x6033		Services Personal Guarantor for Freedom Banc				
C Beyond 320 Interstate North Parkway SE Suite 300 Atlanta, GA 30339	J					935.23
Account No. xxxxxxxxxxxx5709		Opened 5/01/04 Last Active 9/13/14 Credit Card Personal Guarantor for Freedom Banc Home Mortgage				
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154	-					6,146.00
Account No. xxxxxxxxxxxx0349		Opened 5/01/07 Last Active 5/10/14 Charge Account				
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154	W					22,649.00
Account No.		Additional Notice Sent To: Capital One, N.A. *				
United Recovery Service 18525 Torrence Suite C6 Lansing, IL 60445						Notice Only
Sheet no. 7 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						29,730.23

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
United Recovery Systems, LP P.O. Box 722929 Houston, TX 77272			Additional Notice Sent To: Capital One, N.A. *			Notice Only
Account No. xxxxxxxxxxxx7449			Opened 3/01/97 Last Active 4/30/14 Credit Card			
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154	J					6,596.00
Account No.						
Capital One, N.A.* 1680 Capital One Drive Mc Lean, VA 22102			Additional Notice Sent To: Capital One, N.A. *			Notice Only
Account No.			Services			
Care Plus Nursing and Rehabilitation 411 Business Center Drive Suite 102 Mount Prospect, IL 60056	J					5,575.00
Account No.			Services			
Caring Therapeutics, P.C. 10723 Winterset Drive Orland Park, IL 60467	W					1,176.00
Sheet no. <u>8</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						13,347.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Carlos Soltes 9154 Leicester Way Roscoe, IL 61073	J					0.00
Account No.		Personal Guarantor for Freedom Bank				
CBeyond Communications, LLC 320 Interstate North Parkway Suite 300 Atlanta, GA 30339	H					1,062.03
Account No.		Additional Notice Sent To: CBeyond Communications, LLC				
CBeyond 1520 Kensington Road, Suite 300 Oak Brook, IL 60523						Notice Only
Account No.		Notice Only				
Celina Ramirez-Manlapid 1563 Matthew Drive Algonquin, IL 60102	J					0.00
Account No.		Notice Only				
Cenizar Mendoza 2108 Oxford Street Rockford, IL 61103	J					0.00
Sheet no. 9 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,062.03

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.		W	Personal Guarantor for Sure Care Home Health Corp				32,075.08	
Center for Medicare & Medicaid Services 2300 Springdale Drive Camden, SC 29020								
Account No.			Additional Notice Sent To: Center for Medicare & Medicaid Services				Notice Only	
Palmetto GBA, LLC PO Box 100277 Columbia, SC 29202								
Account No. xxxxxx0550		J	Services				154.19	
Champion Energy LLC 1500 Rankin Road Suite 200 Houston, TX 77073								
Account No. xxxxxxxxxxxx4600		H	Opened 9/01/03 Last Active 8/27/14 Credit Card				5,691.00	
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801								
Account No.			Additional Notice Sent To: Chase				Notice Only	
Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850								
Sheet no. 10 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	37,920.27

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx8097	J		Opened 12/01/04 Last Active 7/16/13 Credit Card				12,171.00
Chase * ATTN: Bankruptcy Department P.O. Box 15298 Wilmington, DE 19850							
Account No.			Additional Notice Sent To: Chase *				Notice Only
Chase * 3415 Vision Drive Mail Code OH4-7142 Columbus, OH 43219							
Account No.	J		Notice Only				0.00
Cherry Anne Agravanted 650 Dogleg Lane Bartlett, IL 60103							
Account No.	J		Notice Only				0.00
Christina Talusan 6912 Homestead Drive McHenry, IL 60050							
Account No.	J		Notice Only				0.00
Cielo Avila 4845 Pine Meadow Parkway APT 2 Loves Park, IL 61111							
Sheet no. 11 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							12,171.00
Subtotal (Total of this page)							12,171.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx5340 Citi Com Lending Group Po Box 769004 San Antonio, TX 78245		Opened 12/01/07 Last Active 8/12/14 Check Credit Or Line Of Credit Personal Guarantor for W Sure Care Home Health Corp				154,677.00
Account No. xxxxx0249 Citibank N.A. Citicorp Credit Svcs/ Centralized Bk Po Box 20507 Kansas City, MO 64195		Opened 1/01/09 Last Active 9/04/13 Check Credit Or Line Of Credit				100.00
Account No. Citicorp Credit Services * ATTN: Internal Recovery; Centralized Bk P.O. Box 790034 Saint Louis, MO 63179-0034		Additional Notice Sent To: Citibank N.A.				Notice Only
Account No. xxxxxxx9018 Comed Po Box 87522 Chicago, IL 60680		Services				90.43
Account No. Corina Santos 316 Blue Spruce Lane Glendale Heights, IL 60139		Notice Only				0.00
Sheet no. 12 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						154,867.43

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Cristina Talusan 6912 Homestead Drive McHenry, IL 60050	J					0.00
Account No.		Notice Only				
Dana Concepcion Montinola 310 Marshall Drive Des Plaines, IL 60016	J					0.00
Account No. xxxxxx9220		Services				
DCTR 6432 Weaver Road Rockford, IL 61114	J					100.00
Account No. xx9321		Services				
De Lage Landen 1111 Old Eagle School Road Wayne, PA 19087	J					900.00
Account No. xxxxxxxxxxxxxxxx2189		Personal Guarantor for Freedom Banc				
Dell Business Credit c/o DFS Customer Care Department PO Box 81577 Austin, TX 78708	J					7,485.48
Sheet no. 13 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						8,485.48

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Dun & Bradstreet 505 8th Avenue, Suite 1805 New York, NY 10018	J	Personal Guarantor for Sure Care Health Corp				Unknown
Account No. Editha Funtera 2747 N Rutherford Avenue Elmwood Park, IL 60707	J	Notice Only				0.00
Account No. Eloisa M Dabu 239 Woodside Drive West Chicago, IL 60185	J	Notice Only				0.00
Account No. Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309	-	Notice Only				0.00
Account No. Eufemia Pattison 1208 West Lake Drive Cary, IL 60013	J	Notice Only				0.00
Sheet no. 14 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Eva Geronimo 136 Lakeside Drive 733 Saint Charles, IL 60174	J					0.00
Account No.		Notice Only				
Ewa Bosek 10346 S Aspen Drive Palos Hills, IL 60465	J					0.00
Account No.		Notice Only				
Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626	-					0.00
Account No.		Notice Only				
Felicidad Eleazar 1909 Gordon Avenue Rockford, IL 61103	J					0.00
Account No.		Notice Only				
Feliza Guntan 1797 S Trainer Road Rockford, IL 61108	J					0.00
Sheet no. <u>15</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Services				
Fields Research 3814 West Street Cincinnati, OH 45227	J					0.00
Account No.		Notice Only				
Floresa Mitchell 2011 Barnaby Drive Loves Park, IL 61111	J					0.00
Account No.		Medical				
Fox Valley Orthopedic Institute 2525 Kaneville Road Geneva, IL 60134	J					654.96
Account No.		Medical				
Fox Valley Orthopedic Institute 2525 Kaneville Road Geneva, IL 60134	W					30.00
Account No. xxxxx3279		Services				
FP Mailing Solutions 140 N Mitchel Court Suite 200 Addison, IL 60101	J					1,197.00
Sheet no. 16 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,881.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Freedman Anselmo Lindberg 1771 W. Diehl, Suite 150 PO Box 3228 Naperville, IL 60566	J	Case No.: 2012 CH 4661				0.00
Account No. xxxxxxxxxxxx9898		Opened 8/01/05 Last Active 10/22/13				
GECRB/Sams Club Gecrb/Sams Club Po Box 103104 Roswell, GA 30076	W	Credit Card				397.00
Account No.		Additional Notice Sent To:				
GE Capital Retail Consumer Finance 1600 Summer Street Fifth Floor Stamford, CT 06905		GECRB/Sams Club				Notice Only
Account No.		Additional Notice Sent To:				
GE Money Bank Care Card Po Box 960061 Orlando, FL 32896		GECRB/Sams Club				Notice Only
Account No.		Additional Notice Sent To:				
Sams Club P.O. Box 981064 El Paso, TX 79998		GECRB/Sams Club				Notice Only
Sheet no. <u>17</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						397.00

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

Best Case Bankruptcy

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masclat,
Mylene Masclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Persoanl Guarantor for Christa Hospice and Palliative				11,700.00
GNS Properties 27979 Converse Road Island Lake, IL 60042	J					
Account No. xxxx-xx-xxx4447		Collection Agency WEX Fleet Universal				7,407.36
Greenberg, Grant, Richards Inc PO Box 571811 Houston, TX 77257	W					
Account No.		Notice Only				0.00
Gregory Alan Davis 934 N 10th Street Rochelle, IL 61068	J					
Account No.		Insurance				464.99
Guardian Dental Northeast Regional Office PO Box 26050 Lehigh Valley, PA 18002	J					
Account No.		Additional Notice Sent To: Guardian Dental				Notice Only
GB Collects LLC 145 Bradford Drive West Berlin, NJ 08091						
Sheet no. 19 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						19,572.35

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Guardian PO Box 2459 Spokane, WA 99210		Additional Notice Sent To: Guardian Dental				Notice Only
Account No. xxx0965		Services				
H Medical Billing & Coding Corp 110 Cayunga Court Bloomington, IL 60108	J					100.00
Account No. xxxxxxx-xxxx5409		Services				
Hinckley Springs 6750 Discovery Boulevard Mableton, GA 30126	J					11.47
Account No.		Charge Account				
HSN PO Box 9090 Clearwater, FL 33758	W					59.99
Account No. xxxxx6192		Services				
Ice Mountain Spring Water 18275 8 Mile Road Stanwood, MI 49346	J					18.48
Sheet no. 20 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						189.94

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masclat,
Mylene Masclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		for Sure Care Home Health Corp				
Illinois Dept of Employment Security 33 S. State Street 10th Floor Chicago, IL 60603	W					10,264.30
Account No.		Additional Notice Sent To: Illinois Dept of Employment Security				Notice Only
Illinois Dept of Employment Security Harvey 16845 South Halsted Harvey, IL 60426						
Account No.		Additional Notice Sent To: Illinois Dept of Employment Security				Notice Only
Illinois Dept. of Employment Security 2444 W. Lawrence Avenue Chicago, IL 60625						
Account No. xE 870		Services				
Image Systems & Business Solutions 1776 Commerce Drive Elk Grove Village, IL 60007	J					294.77
Account No.		Services				
Interline PO Box 26 Lake Forest, IL 60045	J					1,160.00
Sheet no. 21 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						11,719.07

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Services				
IQN Physical Therapy Services 1934 Norwich Lane Bolingbrook, IL 60490	J					1,295.00
Account No.		Notice Only				
Jeanette Johnson 5679 Vesper Drive South Beloit, IL 61080	J					0.00
Account No.		Notice Only				
Jennifer Truitt 3747 W Route 64 APT 6 Mount Morris, IL 61054	J					0.00
Account No.		Notice Only				
Jeremy Rhoads 75 Kristin Circle APT 217 Schaumburg, IL 60195	J					0.00
Account No.		Notice Only				
Jessie Espere 1460 Livingstone Drive Rockford, IL 61107	J					0.00
Sheet no. 22 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,295.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Joan Pelaez 2547 Boardwalk Boulevard Apt C Hoffman Estates, IL 60169	J	Notice Only				0.00
Account No.						
Joann Long 2358 Jonquil Place Rockford, IL 61107	J	Notice Only				0.00
Account No.						
Joseph, Mann & Creed 20600 Chagrin Boulevard Suite 550 Beachwood, OH 44122	J	Collection Agency Deluxe Corporation				803.40
Account No.						
Deluxe Corporation 1600 East Touhy Avenue Des Plaines, IL 60018		Additional Notice Sent To: Joseph, Mann & Creed				Notice Only
Account No.						
Judith Padua 348 Karls Court Rockford, IL 61107	J	Notice Only				0.00
Sheet no. 23 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						803.40

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Justiano Valeroso 165 Horizon Circle Carol Stream, IL 60188	J					0.00
Account No.		Notice Only				
Karlo Mark Corsino 7082 Sue Court APT 2 Loves Park, IL 61111	J					0.00
Account No. x1795		Services				
Kinnser 2600 Via Fortuna Drive Suite 150 Austin, TX 78746	J					2,337.50
Account No. xxxxxxxxxxxx6089		Opened 10/01/96 Last Active 5/08/14 Charge Account				
Kohls Credit Po Box 3115 Milwaukee, WI 53201	W					785.00
Account No.		Additional Notice Sent To: Kohls Credit				Notice Only
Capital One N.A. 1 S. Orange Street Wilmington, DE 19801						
Sheet no. 24 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,122.50

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154			Additional Notice Sent To: Kohls Credit			Notice Only
Account No.						
Capital One, N.A.* 1680 Capital One Drive Mc Lean, VA 22102			Additional Notice Sent To: Kohls Credit			Notice Only
Account No.						
Kohl's PO Box 2983 Milwaukee, WI 53201			Additional Notice Sent To: Kohls Credit			Notice Only
Account No.						
Kohl's PO Box 2983 Milwaukee, WI 53201			Additional Notice Sent To: Kohls Credit			Notice Only
Account No.						
Kohl's Credit * N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051			Additional Notice Sent To: Kohls Credit			Notice Only
Sheet no. <u>25</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0645		J	Personal Guarantor for Freedom Banc Home Mortgage				1,325.06
Kroll Factual Data 5200 Hahns Peak Drive Loveland, CO 80538							
Account No.			Additional Notice Sent To: Kroll Factual Data				Notice Only
Bonded Business Services, Ltd. 5757 Central Avenue, #205 Boulder, CO 80301							
Account No. xxx7001		J	Services				37.82
Lavelle Law 501 West Colfax Street Palatine, IL 60067							
Account No.		J	Notice Only				0.00
Leonard Langtiw 2704 W Catalpa Avenue Chicago, IL 60625							
Account No.		J	Notice Only				0.00
Lino Agpoon 898 S. Rand Road APT4 Lake Zurich, IL 60047							
Sheet no. <u>26</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							1,362.88
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Lorna Asuncion 1S120 Radford Lane Villa Park, IL 60181	J					0.00
Account No.		Notice Only				
Lourdes S. Lloberra 392 Hilton Drive Glendale Heights, IL 60139	J					0.00
Account No. xxxxxxxxx1520		Opened 9/01/08 Last Active 1/21/14 Charge Account				
Macy's Inc. 9111 Duke Boulevard Mason, OH 45040	W					1,013.00
Account No.		Additional Notice Sent To: Macy's Inc.				Notice Only
Macy's Po Box 183083 Columbus, OH 43218						
Account No.		Notice Only				
Maria Isip 980 Longford Road Bartlett, IL 60103	J					0.00
Sheet no. 27 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,013.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masclat,
Mylene Masclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Maria Tuscano 810 Blue Ridge Drive Streamwood, IL 60107	J					0.00
Account No.		Notice Only				
Maribeth Ophrecio 28 Joshua Court Barrington, IL 60010	J					0.00
Account No.		Notice Only				
Marie Rochelle Wauna 15723 Springfiel Avenue Markham, IL 60428	J					0.00
Account No.		Notice Only				
Marilou Roxas 3208 St Michael Lane Saint Charles, IL 60175	J					0.00
Account No.		Notice Only				
Marissa Manuntag 1325 Jonathan Avenue Rockford, IL 61102	J					0.00
Sheet no. 28 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Marita Baula 3230 Johnsbury Court Aurora, IL 60504	J					0.00
Account No.		Notice Only				
Mark Murdock PO Box 6 Valparaiso, IN 46384	J					0.00
Account No. xxx4458		Services				
Marlin Business Bank PO Box 13604 Philadelphia, PA 19101	J					539.53
Account No.		Notice Only				
Mary Joy Cabana 42 Harrison Lane Streamwood, IL 60107	J					0.00
Account No.		Notice Only				
Marylin Hendricks 36 Woodland Avenue Fox Lake, IL 60020	J					0.00
Sheet no. 29 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						539.53

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
May Nueva 3011 Shenandoah Drive Carpentersville, IL 60110	J					0.00
Account No. xxx6006		Services				
Medical Arts PO Box 37647 Philadelphia, PA 19101	J					289.31
Account No.		Services				
Medical Mega 183 Wilson Street Brooklyn, NY 11211	J					124.00
Account No.		Notice Only				
Medilyn Leynes 20 Kenilworth Avenue Romeoville, IL 60446	J					0.00
Account No.		Notice Only				
Moshe Bantasan 370 Florian Drive Des Plaines, IL 60016	J					0.00
Sheet no. 30 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						413.31

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Nationwide Credit & Collection, Inc.* 815 Commerce Drive Suite 270 Oak Brook, IL 60523	J	Collection for Cadence Health				183.41
Account No. Cadence Health 27W353 Jewell Road Winfield, IL 60190		Additional Notice Sent To: Nationwide Credit & Collection, Inc.*				Notice Only
Account No. Cadence Health 25 North Winfield Road Winfield, IL 60190		Additional Notice Sent To: Nationwide Credit & Collection, Inc.*				Notice Only
Account No. Cadence Health 25960 Network Place Chicago, IL 60673		Additional Notice Sent To: Nationwide Credit & Collection, Inc.*				Notice Only
Account No. Nationwide Credit & Collection Inc PO Box 3159 Oak Brook, IL 60522		Additional Notice Sent To: Nationwide Credit & Collection, Inc.*				Notice Only
Sheet no. 31 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						183.41

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Collection for American Express				
Nationwide Credit, Inc. PO Box 26314 Lehigh Valley, PA 18002	H					4,281.03
Account No.		Notice Only				
Necole Ericka Littlejohn 111 N Calvin Park Boulevard Rockford, IL 61107	J					0.00
Account No.		Collection Agency Maxicare Therapy Services				
Nickolau, Michaels & Evans 7503 W. 56th Street Summit, IL 60501	J					24,811.00
Account No. xx-xx-xx-x067 4		Services				
NICOR Gas PO Box 5407 Carol Stream, IL 60197	J					176.41
Account No.		Services				
NK Healthy Concepts 2133 S Wolf Road Des Plaines, IL 60018	J					3,460.00
Sheet no. 32 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						32,728.44

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxxxxxxxx6042	J	Opened 12/01/08 Last Active 7/08/14 Credit Card				10,850.00	
Nordstrom FSB 8502 East Princess Drive Scottsdale, AZ 85255							
Account No.		Additional Notice Sent To: Nordstrom FSB				Notice Only	
Nordstrom FSB PO Box 79134 Phoenix, AZ 85062-9134							
Account No.		Additional Notice Sent To: Nordstrom FSB				Notice Only	
Nordstroms 10 OakBrook Center Oak Brook, IL 60523							
Account No.	J	Notice Only				0.00	
Oluwakemi Adeniyi 2613 Ross Street Hampshire, IL 60140							
Account No. xxx x9293	J	Services				40.00	
Paper Recovery Service Corporation 7972 Crest Hills Drive Loves Park, IL 61111							
Sheet no. <u>33</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	10,890.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiciat,
Mylene Masiciat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Phillip Manzano 16649 Jean Lane Oak Forest, IL 60452	J					0.00
Account No.		Case No.: 2012 CH 21684 Case No.: 2012 CH 23982				
Pierce & Associates 1 North Dearborn Ste 1300 Chicago, IL 60602	-					0.00
Account No. xxxx-xxxx-xxx8-391		Services				
Pitney Bowes 2225 American Drive Neenah, WI 54956	J					398.95
Account No. xxx5296		Services				
Quill Corp PO Box 37600 Philadelphia, PA 19101	J					310.04
Account No.		Notice Only				
Raffy Rivera 8613 N. Milwaukee Avenue APT 2w Niles, IL 60714	J					0.00
Sheet no. 34 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						708.99

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Business Debt				
Raiz Law Group 1260 Iroquois #104 Naperville, IL 60563	J					35,000.00
Account No. xxxxxx280-Q		Colection Agency				
Receivable Management Services 1250 E. Diehl Road Naperville, IL 60563	J					341.04
Account No. 757		Collection Agency Lynn Medical				
Richard James and Associates 4317 NE Thurston Way Suite 270 Vancouver, WA 98662	J					789.00
Account No.		Additional Notice Sent To: Richard James and Associates				Notice Only
Lynn Medical PO Box 930459 Wixom, MI 48393						
Account No.		Collection for Cbeyond Personal Guarantor for Freedom Banc				
Richard T Avis Attorney & Associates LLC PO Box 1008 Arlington Heights, IL 60006	H					1,395.62
Sheet no. 35 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						37,525.66

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Rizalyn Andres 720 Arnold Avenue Rockford, IL 61108	J					0.00
Account No.		Notice Only				
Rosalina Reed 497 Gregory Avenue Apt 3C Glendale Heights, IL 60139	J					0.00
Account No. xxxxxx8082		Services				
Roscoe 3535 West Harrison Street Chicago, IL 60624	J					92.48
Account No.		Notice Only				
Samantha Swanson 201 E. Willow Street Forreston, IL 61030	J					0.00
Account No.		Notice Only				
Samantha Williams 208 W 2nd Street Leaf River, IL 61047	J					0.00
Sheet no. 36 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						92.48

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masclat,
Mylene Masclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Sams Club P.O. Box 981064 El Paso, TX 79998	J	Charge Account				352.00
Account No.						
Sams Club Attn. Bankruptcy PO Box 105968 Atlanta, GA 30353		Additional Notice Sent To: Sams Club				Notice Only
Account No.						
Synchrony PO Box 530970 Atlanta, GA 30353		Additional Notice Sent To: Sams Club				Notice Only
Account No.						
Synchrony Bank PO Box 530916 Atlanta, GA 30353		Additional Notice Sent To: Sams Club				Notice Only
Account No.						
Sarah Jane Reyes 2323 Vineyard Court Elgin, IL 60123	J	Notice Only				0.00
Sheet no. <u>37</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						352.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx8593 Shred It 11101 Franklin Avenue Suite 100 Franklin Park, IL 60131	J	Services				371.32
Account No. xxxxxx4292 Specialized Loan Servicing Attn: Bankruptcy 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80129	W	Opened 8/01/06 Last Active 1/13/12 Estimated deficiency due to foreclosure Sale 1323 Petersburg Court, Carol Stream, Illinois 60188 PIN#: 01-23-209-071 Property Sold in Sheriff Sale				22,769.00
Account No. Specialized Loan Servicing 8742 Lucent Boulevard, Suite 300 Highlands Ranch, CO 80129		Additional Notice Sent To: Specialized Loan Servicing				Notice Only
Account No. State of Illinois: Department of Revenue PO Box 19006 Springfield, IL 62794	J	2011 Tax Year for Sure Care Home Health Corp				4,620.92
Account No. Susan Dulaca 888 Tipperary Street Gilberts, IL 60136	J	Notice Only				0.00
Sheet no. 38 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 27,761.24

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxxxxxxxx4367	W	Opened 3/01/01 Last Active 5/13/14 Charge Account				557.00	
Synchrony / Lord & Taylor Po Box 965015 Orlando, FL 32896							
Account No.		Additional Notice Sent To: Synchrony / Lord & Taylor				Notice Only	
Lord & Taylor PO Box 960035 Orlando, FL 32896							
Account No.		Additional Notice Sent To: Synchrony / Lord & Taylor				Notice Only	
Synchrony Bank PO Box 530916 Atlanta, GA 30353							
Account No. xxxxx5749	J	Services				825.77	
T-Mobile 12929 SE 38th Street Bellevue, WA 98006							
Account No. xxxxx0717	J	Services				485.31	
T-Mobile 12929 SE 38th Street Bellevue, WA 98006							
Sheet no. <u>39</u> of <u>41</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,868.08

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.			Notice Only				
Tameka Kelly 2813 W. Washington Boulevard Chicago, IL 60612		J					0.00
Account No.			Notice Only				
Teresa Adriano 639 Willow Street Elburn, IL 60119		J					0.00
Account No. 8790			Services				
The Ogle County Life 311 Washinton Street PO Box 378 Oregon, IL 61061		J					128.72
Account No.			Services				
Therapeutics Services of America 2625 Butterfield Road Suite 300 Oak Brook, IL 60523		J					2,375.00
Account No.			Services				
TNR Staffing 150 Harvester Drive, Suite 105 Burr Ridge, IL 60527		J					9,056.00
Sheet no. 40 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							11,559.72

B6F (Official Form 6F) (12/07) - Cont.

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.		Notice Only				
Trans Union LLC 1561 E. Orangethorpe Avenue Fullerton, CA 92831	-					0.00
Account No.		Notice Only				
Trevor Childs 951 Par Drive Algonquin, IL 60102	J					0.00
Account No.		Notice Only				
Victoria Souza 1861 Gregory Avenue Glendale Heights, IL 60139	J					0.00
Account No.						
Account No.						
Sheet no. 41 of 41 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						0.00
Subtotal (Total of this page)						0.00
Total (Report on Summary of Schedules)						499,266.82

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Constance Duke 222 N. Columbus Drive #3204 Chicago, IL 60601	Residential Lease Monthly Payment: \$1,200.00 August 2014 - July 2015

In re **Lawrence T. Masiclat,
Mylene Masiclat**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

_____ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Lawrence T. Masiclat

Debtor 2 Mylene Masiclat
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number (If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status*	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
	Occupation	<u>Administrator</u>	<u>Unemployed</u>
	Employer's name	<u>Precious Life Home Health, LLC</u>	
	Employer's address	<u>290 Town Center Lane Glendale Heights, IL 60139</u>	
	How long employed there?	<u>6 Months</u>	

*See Attachment for Additional Employment Information

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>7,916.68</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>7,916.68</u>	\$ <u>0.00</u>

Debtor 1 **Lawrence T. Masiclat**
Debtor 2 **Mylene Masiclat**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 7,916.68	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 2,013.96	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,013.96	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 5,902.72	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 1,200.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,200.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 7,102.72 + \$ 0.00	= \$ 7,102.72
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 7,102.72	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Last Closing Debtor had through busines was in December 2013.		

Debtor 1 **Lawrence T. Masiclat**
Debtor 2 **Mylene Masiclat**

Case number (if known) _____

Official Form B 6I
Attachment for Additional Employment Information

Debtor	
Occupation	Managing Broker
Name of Employer	Freedom Banc Reality, LTD.
How long employed	
Address of Employer	290 Town Center Lane Glendale Heights, IL 60139

Fill in this information to identify your case:

Debtor 1 Lawrence T. Masiclat

Debtor 2 Mylene Masiclat
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

12

☐ No

☒ Yes

Daughter

18

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,672.95

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 173.95

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 952.17

Debtor 1 **Lawrence T. Masiciat**
Debtor 2 **Mylene Masiciat**

Case number (if known) _____

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	<u>228.13</u>
6b. Water, sewer, garbage collection	6b. \$	<u>34.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>292.94</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. Food and housekeeping supplies	7. \$	<u>780.00</u>
8. Childcare and children's education costs	8. \$	<u>1,709.00</u>
9. Clothing, laundry, and dry cleaning	9. \$	<u>275.00</u>
10. Personal care products and services	10. \$	<u>125.00</u>
11. Medical and dental expenses	11. \$	<u>100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>400.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	<u>0.00</u>
14. Charitable contributions and religious donations	14. \$	<u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>330.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>399.20</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<u>0.00</u>
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	<u>603.95</u>
17b. Car payments for Vehicle 2	17b. \$	<u>381.73</u>
17c. Other. Specify: <u>Association: 222 N. Columbus Drive #3204</u>	17c. \$	<u>426.66</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).		
18. \$		<u>0.00</u>
19. Other payments you make to support others who do not live with you.		
19. \$		<u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. Other: Specify: _____	21. +\$	<u>0.00</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$	<div style="border: 1px solid black; padding: 2px;"><u>9,934.68</u></div>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>7,102.72</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>9,934.68</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<div style="border: 1px solid black; padding: 2px;"><u>-2,831.96</u></div>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <div style="border: 1px solid black; width: 750px; height: 20px; display: inline-block;"></div>		
Explain: _____		

United States Bankruptcy Court
Northern District of IllinoisIn re **Lawrence T. Masiclat**
Mylene Masiclat

Debtor(s)

Case No.

Chapter

7**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **63** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 28, 2015**Signature **/s/ Lawrence T. Masiclat****Lawrence T. Masiclat**

Debtor

Date **January 28, 2015**Signature **/s/ Mylene Masiclat****Mylene Masiclat**

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Lawrence T. Masiclat
Mylene Masiclat**

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$40,192.35	2014 YTD Gross Income (Debtor)
	Per Pay Advices
\$4,575.59	2014 YTD Business Income (Debtor)
	Per Profit and Loss
\$40,119.30	2014 YTD Gross Income (Non-Filing Spouse)
	Per Pay Advices
\$171,602.00	2013 Gross Income (Joint)
	Per Tax Returns
\$190,483.00	2012 Gross Income (Joint)
	Per Tax Returns

B7 (Official Form 7) (04/13)

2

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$44,160.00

SOURCE
**2014 YTD Gross Rental Income (Joint)
Per Debtor**

\$14,035.52

**2014 YTD Gross Unemployment Compensation (Non-Filing Spouse)
Per Debtor**

3. Payments to creditors

None
☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL
OWING

None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
**US Bank National Association
v.
Masiciat Lawrence et. al.
Case No.: 20112 CH 21684**

NATURE OF
PROCEEDING
Foreclosure

COURT OR AGENCY
AND LOCATION
Cook County Circuit Court, Illinois

STATUS OR
DISPOSITION
Pending

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

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CAPTION OF SUIT AND CASE NUMBER Deutsche Bank National v. Masiclat Lawrence T. et. al. Case No.: 2013 CH 23982	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION Cook County Circuit Court, Illinois	STATUS OR DISPOSITION Pending
---	---	---	--

Deutsche Bank v. Mylene Masiclat et. al. Case No.: 2012 CH 4661	Foreclosure	Dupage County Circuit Court, Illinois	Judgment
--	--------------------	--	-----------------

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Deutsche Bank National Trust Company 1761 East Street Andrew Place Santa Ana, CA 92705	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN June 2014	DESCRIPTION AND VALUE OF PROPERTY 1323 Petersburg Court, Carol Stream, Illinois 60188 PIN#: 01-23-209-071 Property Sold in Sheriff Sale
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Sulaiman Law Group LTD 900 Jorie Blvd Ste 150 Oak Brook, IL 60523	7/16/2014 - 12/17/2014	\$9085.00 - Attorney fees \$335.00 - Costs (filing fee, credit report, credit counseling classes)

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Szosima Victelles 1915 Saint Clair Lane Hanover Park, IL 60133 Friend	Oct. 2013	Debtor withdrew \$75,000.00 (\$30,000.00 from each of his children's savings accounts as well as \$15,000.00 from his own account) and lent the money to his friend as a short-term loan with no interest. In May 2014 the friend returned the money and the Debtor put \$26,000.00 into VULA life insurance accounts for his children. Debtor lent \$14,000.00 to Precious Life Home Health. Debtor used \$5,000.00 to wrap-up business expenses with Freedom Banc Home Mortgage Corporation.
Unknown Buyer Buyer	June 2014	1323 Petersburg Court, Carol Stream, Illinois 60188 PIN#: 01-23-209-071 Property Sold in Sheriff Sale Debtor's Recieved No Value
Kristamae Therese Masiclat 5721 Caribou Lane Hoffman Estates, IL 60192 Daughter	May 2014	Co-Debtor and Sure Care Home Services, Inc. transferred title to a 2006 Lexus GX470 with 100,000 Miles to Kristamae Therese Masiclat as Repayment for Work Done

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Jarenez Miah Masiclat 5721 Caribou Lane Hoffman Estates, IL 60192	BMO Harris Bank, N.A. Savings Account \$3,400.00 Custodial Account	BMO Harris Bank, N.A.
Kristamae Therese Masiclat 5721 Caribou Lane Hoffman Estates, IL 60192	BMO Harris Bank, N.A. Savings Account \$7,000.00 Custodial Account	BMO Harris Bank, N.A.

15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Freedom Banc Home Mortgage		290 Town Center Lane Glendale Heights, IL 60139	Mortgage Brokerage	12/2002 - 8/14/2014 Dissolved
Freedom Banc Realty		290 Town Center Lane Glendale Heights, IL 60139	Real Estate	2005 - Present

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NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Sure Care Home Services, Inc.		dba Above and Beyong Network Home Care Services 1155N Main Street Glendale Heights Glendale Heights, IL 60139	Care Services 33% Interest	2006 - Present
Sure Care Home Health Corp		1155N Main Street Glendale Heights, IL 60139	Care Providers	2004 - 10/30/2014 Dissolved

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Zosima Victulles 1155N Main Street Glendale Heights, IL 60139	Sure Care Home Health Care Corp (dissolved as of 10/2014) & Sure Care Home Services, Inc	33% Interest of each
Maribeth Ophrecio 28 Joshua Court Barrington, IL 60010	Sure Care Home Health Care Corp (dissolved as of 10/2014) & Sure Care Home Services, Inc	33% Interest on each

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
Caring Heart Hospice and Palliative Care 5721 Caribou Lane Hoffman Estates, IL 60192	Debtor is President	50% Interest Awaiting Certification
Christa Hospice & Palliative Care Corp 1915 Saint Clair Lane Hanover Park, IL 60133	Owner	33% Interest Awaiting Certification
Sure Care Home Health Corp 1155N Main Street Glendale Heights, IL 60139	President	33% Interest
Sure Care Home Services, Inc. 1155N Main Street Glendale Heights Glendale Heights, IL 60139	President	33% Interest

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 28, 2015

Signature /s/ Lawrence T. Masiclat
Lawrence T. Masiclat
Debtor

Date January 28, 2015

Signature /s/ Mylene Masiclat
Mylene Masiclat
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois

In re **Lawrence T. Masiclat**
Mylene Masiclat

Debtor(s)

Case No.

Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: American Chartered Bank	Describe Property Securing Debt: 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain and Maintain</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2	
Creditor's Name: Americas Servicing Company	Describe Property Securing Debt: 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain and Maintain</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 3	
Creditor's Name: Chrysler Capital	Describe Property Securing Debt: 2014 Jeep Wrangler-Unlimited with 16,000 Miles Value Per KBB, PPV
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 4	
Creditor's Name: CitiMortgage, Inc.	Describe Property Securing Debt: 5721 Caribou Lane Hoffman Estates, Illinois 60192 Single Family Dwelling Purchased in September 2002 (Purchase Price \$407,500.00) Value Per Comps PIN#: 06-08-406-018-0000
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain and Maintain</u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 5	
Creditor's Name: D.K. Condo Association	Describe Property Securing Debt: 222 N. Columbus Drive, Unit #3204 Chicago, Illinois 60601 Condominium Purchased in January 2006 (Purchase Price \$275,000.00) Value Per CMA PIN#: 17-10-316-033-1319
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u>Retain and Maintain</u> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 6	
Creditor's Name: Nissan Motor Acceptance	Describe Property Securing Debt: 2011 Nissan Rogue with 48,000 Miles Value Per KBB, PPV
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 7	
Creditor's Name: Twelve Oaks at Schaumburg	Describe Property Securing Debt: 80 Kristin Circle, Unit #8 Schaumburg, Illinois 60195 Condominium Purchased in November 2006 (Purchase Price \$270,000.00) Value Per Comps PIN#: 07-10-101-039-1132
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 8	
Creditor's Name: Union Bank of the Philippines	Describe Property Securing Debt: Palawan Tower, Unit 9A, Metropolitan Park, Roxas Boulevard Corner EDSA, Pasay City Philippines Bay Garden Condominium 33.33% Interest with Zozima Victuelles, Hector Victuelles, Maribeth Ophrecio, and Nelson Ophrecio Value Per Comps
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

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Property No. 9	
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: 222 N. Columbus Drive, Unit #3204 Chicago, Illinois 60601 Condominium Purchased in January 2006 (Purchase Price \$275,000.00) Value Per CMA PIN#: 17-10-316-033-1319
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 10	
Creditor's Name: Wells Fargo Home Mortgage	Describe Property Securing Debt: 80 Kristin Circle, Unit #8 Schaumburg, Illinois 60195 Condominium Purchased in November 2006 (Purchase Price \$270,000.00) Value Per Comps PIN#: 07-10-101-039-1132
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **January 28, 2015**

Signature **/s/ Lawrence T. Masiclat**
Lawrence T. Masiclat
Debtor

Date **January 28, 2015**

Signature **/s/ Mylene Masiclat**
Mylene Masiclat
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re **Lawrence T. Masiciat**
Mylene Masiciat

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	9,085.00
Prior to the filing of this statement I have received	\$	9,085.00
Balance Due	\$	0.00

2. \$ **335.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the Debtors in any dischargeability actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **January 28, 2015**

/s/ Nathan Volheim

Nathan Volheim
Sulaiman Law Group, Ltd.
900 Jorie Boulevard
Suite 150
Oak Brook, IL 60523
630-575-8181 Fax: 630-575-8188
mbadwan@sulaimanlaw.com

SULAIMAN LAW GROUP, LTD
ATTORNEY – CLIENT LEGAL SERVICES AGREEMENT

**OUR LAW FIRM IS A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR
BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.**

In consideration for services to be rendered to undersigned Clients Lawrence T. & Mylene Masielat, 5721 Caribou Lane, Hoffman Estates, IL 60192 ("Client") by Sulaiman Law Group, LTD ("Attorney") located at 900 Jorie Blvd. Suite 150, Oak Brook, IL 60523, in connection with representing Client regarding bankruptcy matters, Client, jointly and severally agrees to pay Attorney as follows:

1. An estimated amount of \$9,420 is required to be paid for representation in Client bankruptcy case. At least \$_____ is to be paid by Client before Attorney begins work on Client's petition. The remaining balance is due when Client's petition is filed.

A partial retainer of \$_____ was paid on January 21, 2015 leaving a balance of \$_____ due prior to the petition being filed. A retainer is an advance payment for Attorney services and the expenses Attorney may incur on Clients behalf and does cover the court filing fee. Attorney has agreed to pay all costs related to federal filing fees and credit counseling as part of the retainer. Client understands that such amount will be credited against any amount Client owes Attorney.

Client acknowledges that if any check given in payment to Attorney is returned for insufficient funds, Client agrees to immediately pay Attorney a \$40.00 fee in addition to the amount of the returned check. This payment and any future payments must therefore be made in cash, money order or debit card.

Client acknowledges that any postage required for noticing motions related to the bankruptcy may be charged to Client, depending on the motion and the cost of postage.

Client acknowledges that there is a \$250 fee in the event the Client fails to attend the 341 Creditor's Meeting without notifying the attorney 24 hours in advance.

Client acknowledges that failure to appear at two consecutive 341 Creditor's Meeting may result in the dismissal of the case.

Client has duty to provide Attorney with all documentation necessary for representation (paystubs, tax returns, completed general information intake, etc.) within 7 days of retention. By initialing below, Client acknowledges this duty:

Client Initial Here _____

Client Initial Here _____

Client acknowledges there is a \$250 fee if Client fails to provide Attorney within 60 days of retention all required documents (paystubs, tax returns, completed general information intake, etc.) for Attorney to draft Client's petition.

Client acknowledges that failure to make any payments on ANY SECURED debt may result in the repossession or foreclosure of real or personal property. Client acknowledges that payments on secured debts must still be paid if Client wishes to retain the property (car, home, etc.)

Client acknowledges that filing bankruptcy will sever personal liability of most debts incurred prior to filing of bankruptcy. Once a bankruptcy discharge is obtained, Client's credit report will

Client Initial Here _____

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not reflect timely payments made on debts prior to filing bankruptcy unless a reaffirmation agreement is entered into with the creditor.

Client acknowledges that a creditor is not obligated to enter into a reaffirmation agreement reaffirming the debt owed by Client. A reaffirmation agreement MUST be entered into bilaterally and CAN NOT be forced upon creditor or Client.

Client acknowledges there is a \$275 fee for Attorney to execute up to 2 reaffirmation agreements on behalf of Client. In the event Client wishes to opt in for this service, the Attorney shall review the reaffirmation agreement and represent the Client at hearing if one is required. There shall be a \$150 fee for any additional reaffirmation agreements.

Client acknowledges that Attorney cannot guarantee that a Chapter 7 will be successful and will use his best efforts in order to facilitate a successful Chapter 7 filing. Client acknowledges that passing the means test does not guarantee that Client will be able to file a successful Chapter 7.

Client acknowledges that the US Trustee has the right to dismiss a Chapter 7 case if it believes the case is abusive. In the event the US Trustee files a motion to dismiss for substantial abuse, Client has two options: 1) engage Attorney to defend against such a motion at a rate of \$275/hr or convert to a Chapter 13. Client acknowledges that converting to a Chapter 13 will require a new retainer at a fee to be discussed by Attorney and Client. Client acknowledges that the fee for the Chapter 7 will not be credited toward the fee for a Chapter 13 filing.

This is a Classic Retainer, and Client acknowledges that all fees paid to Attorney are fees earned under said Classic Retainer. Attorney shall pay all fees associated as needed relating to all work contemplated herein by this representation. Unless stated otherwise, no fees shall be placed into any trust account. Client will not receive a refund of legal fees paid for any reason. In the event that the case is not filed with the bankruptcy court for any reason, the money tendered to Sulaiman Law Group will not be refunded to Client under any circumstances.

Client acknowledges the case will not be filed with the court unless all fees for a Chapter 7 are paid and Client has reviewed and signed off on their bankruptcy schedules.

Client acknowledges Attorney will use his best efforts to file Client's Bankruptcy Petition within 30-60 days of final payment AND complete documentation submission to Attorney's office.

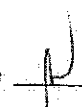
Client hereby authorizes Attorney to obtain information about Client's assets, prior addresses, liens, judgments, prior bankruptcy filings, motor vehicle registrations, voter registration, and other public and non-public information that will be used to verify and ensure the completeness of the information Client provides Attorney.

Client acknowledges that a secured creditor, at its discretion, may choose to exercise its state/contractual rights as to the collateral in the event the Client does not reaffirm on the debt.

Client acknowledges that a secured creditor will not positively report payments to the major credit bureaus on a debt that has not been reaffirmed.

Client acknowledges that a creditor may enforce, at their discretion, any setoff provision in a contract previously entered into.

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Client acknowledges that filing bankruptcy may be grounds for default of certain contractual obligations, and therefore, the loan may be accelerated and become due against the Client and/or co-signer. (Ex: Student loans)

Client acknowledges that there are inherent risks for filing a Chapter 7 bankruptcy, including the fact that property may be liquidated (sold) by the Chapter 7 Trustee to pay debts in some cases. Client also acknowledges that the 2005 amendments to the Bankruptcy Code are subject to different interpretations and that there are inherent risks in the how the Judges and Courts will apply various provisions. Examples include but are not limited to the calculation of income, how and when to liquidate assets or property, what exemptions apply to protect Client's property, whether property may be sold to satisfy domestic support obligations, and whether Client qualifies for a Chapter 7.

Client acknowledges that he/she has affirmative duty to notify Attorney of any sale date relating to any real property that is pending or is scheduled during representation. Client acknowledges that Attorney does not receive notice of any sale date relating to any real property from any third party. Client agrees to hold Attorney harmless in the event the case is filed after a sale date in which Client did not notify Attorney.

2. Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of Attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all Attorneys in this state. If a Client, in the course of representation by an Attorney, perpetrates a fraud upon any person or tribunal, the Attorney is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Attorney is required to reveal the fraud to the affected person or tribunal.

3. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable to do so. Nothing in this Bankruptcy Retainer Agreement shall be construed as such a promise or guarantee. Attorney cannot guarantee that Client will qualify for a Chapter 7.

4. Client agrees that Attorney may discard Client records after five (5) years of the completion of the Client's bankruptcy case.

5. Attorney shall provide Client with the following services:

- a. Review and analyze Client's financial circumstances based on information provided by Client.
- b. If possible and to the extent possible, based on the information provided by Client, advise Client of the Client's options, including but not limited to bankruptcy options.
- c. Inform Client what information Client needs to provide Attorney in order to allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.

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- d. Advise Client of the appropriate requirements in connection with the filing of a Chapter 7 bankruptcy, including the duties of Client connected with such filing.
- e. Quote the Client an estimated fee, to the extent possible given the information provided by Client, for the Attorney's service relative to providing bankruptcy assistance or other legal services to Client.
- f. Assuming that a U.S. Bankruptcy proceeding is filed, Attorney services will include all typical Attorney required participation in such proceeding, including but not limited to, appearances at Court hearings, preparation of legal memoranda, and communication with opposing counsel and parties.
- g. If Client's proceeding requires additional, but not customary work, Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.

6. Client acknowledges his/her obligation to make full and complete disclosure of all assets and all liabilities, and to provide all documents and information requested by the Attorney, before the bankruptcy petition can be prepared and filed with the court including but not limited to the following:

- Accurate and complete information for Client's bankruptcy petition, schedules, and statement of financial affairs.
- Disclosure of all lawsuits Client is involved in whether Client is a plaintiff or defendant, even if they haven't started in court yet.
- Disclosure of all transfers of property to friends or relatives within the past 4 years.
- Disclosure of all transfers of anything for less than it was worth within the past 4 years.
- Disclosure of all payments to creditors within 90 days before Client files their bankruptcy case.
- Disclosure of all payments made to friends or relatives on account of debts within the year before Client files bankruptcy case.
- Client decision to keep, surrender, or redeem (refinance) loans secured by real estate or personal property and indicate that on Client bankruptcy petition.
- Submission of most recent income tax return or tax transcript and Client's two most recent "pay advices" or "pay stubs" at the time of filing.
- Full cooperation with the bankruptcy trustee appointed to oversee Client's case.
- If Client's case is selected for audit, Client must cooperate with the auditor.
- Appearance at the "meeting of creditors" with the trustee appointed to oversee Client's case, which will happen within 30-40 days of filing. Failure to attend the meeting without notifying the attorney will result in a \$250 fine.

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- Completion of any reaffirmation agreement within 45 days after the date first scheduled for Client's first meeting of creditors.

7. In addition to the obligations and duties set forth in Paragraph 6; Client acknowledges that the following must be performed before eligibility for a Chapter 7 is determined:

"MEANS TEST" ANALYSIS

Before you can file a Chapter 7 case- and get a discharge of all your debts.

Congress requires that Client prove that Chapter 7 case is not an "abuse" of the bankruptcy system. People who make less than the median income for their family- size are not presumed to be abusing the system by filing Chapter 7. Attorney will still have to examine Client's budget of income and expenses to see if Client's case might be considered to be an abuse. People who have disposable income are supposed to file Chapter 13 cases in most instances.

People earning more than the median income are presumed to be abusing the bankruptcy system by filing Chapter 7 unless they pass the "means test". To determine whether Client passes the "means test", Attorney will complete a detailed analysis.

In order for Attorney to determine whether Client is eligible to file a Chapter 7 case, Attorney has to analyze and evaluate Client's financial situation. And in order to do this, Attorney is required to perform a "means test analysis". To do this, Client must provide the following documents to Attorney:

- Pay stubs or payment advices from Client's salaried employment for the past six months.
 - If Client has not been employed during this period, Client must give Attorney employment records including payments of unemployment benefits.
 - If Client is self-employed, Client must give Attorney evidence of Client's gross income and any business expenses deducted from Client's gross income for the past six months.
 - We must have records from the six month period before your filing date. If we have to redo your means test because your filing is delayed, we will charge additional fees.

If you earn less than the median income for a family size, you "pass" the means test without the need for additional analysis. However, if you make more than the median income, you must provide additional information for us to determine if you are eligible to file a Chapter 7 case.

Here is the data we absolutely need to perform the mandatory means test analysis as prescribed by Congress for those earning more than the median income. Please have it ready if we request it. Client may want to check-off each item as Client gathers and send his records.

- Last 90 days of bills that Client received from creditors regardless whether paid or not.
- Last 90 days of bank statements and check registers

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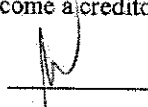
- Documents regarding any sale or transfer of any property within the last 2 years
- Documents regarding any transfer or payments to relatives within the last 2 years
- Income Tax Returns for the past 3 years
- Copies of motor vehicle certificates of title
- Copies of mortgages recorded against Client's real estate
- Copies of any listing contracts for Client's real estate
- Copies of any pension plan, IRA or other retirement accounts and data concerning any withdrawals within the past 6 months
- Copies of life insurance policies Client currently owns, practically with cash surrender value
- Copies of any pleadings for any lawsuit involving Client
- Copies of any financing documents for any refinancing or non-purchase money, second or third mortgage loans obtained within the last 3 years
- Copies of most recent bills on mortgages, auto loan, life and health insurance policies
- Records of actual medical expenses during the past six months
- Records of tuition for private or parochial school paid during the six months
- Records concerning charitable contributions given during the past six months
- Records concerning internet or telecommunication expenses during the past six months
- Records concerning child support or alimony support paid or received during the past six months

Please provide all this information to our office as soon as possible. Attorney cannot even begin to work on Client's bankruptcy petition, statement of financial affairs, or filing until we have completed the "means test analysis." That's because Attorney can't determine Client's bankruptcy eligibility until completion of the "means test".

Once Attorney has completed the means test, Client and Attorney want to get the case filed as soon as possible because the "means test" accounts for Client's situation during the most recent six months. If another month passes, the original means test analysis is no longer valid. Attorney will have to do it again taking into account Client's income and expenses for the most recent month.

In addition, Attorney can't file Client's bankruptcy petition until Client has paid Attorney in full under this Agreement. If Client is not paid in full then any balance owed to Attorney will be discharged in the bankruptcy and can potentially cause a conflict of interest since Attorney has become a creditor of the Clients.

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7. Client acknowledges that passing the "means test" does not guarantee that Client will receive a discharge. Client acknowledges that the US Trustee can file a motion to dismiss even though Client has passed the means test if the US Trustee believes the case is abusive under the "totality of circumstances" test. Attorney will exert his best efforts to avoid such a motion but does not guarantee that such a motion will not be filed. Client acknowledges that the cost of defending against such motion is \$275/hr.

8. Client acknowledges that he/she must attend pre-petition credit counseling before the bankruptcy petition can be filed. Client understands that he/she must also attend post-petition counseling after the bankruptcy petitions is filed and within the time frame allowed by statute. **Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling. Client understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame.**

9. Client acknowledges that Attorney does not represent Client in any other type of case including but not limited to any foreclosure proceeding or lawsuits other than Clients current bankruptcy case. The Attorney may make a special appearance in a court, other than the Bankruptcy Court, for the purpose of filing a notification of Clients bankruptcy proceedings, and to suggest to another court that Clients proceedings should be stayed. Sending or receiving any summons or complaint, or notifying the Attorney of a pending lawsuit does not obligate the Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits, foreclosure lawsuits, and etc., is not included in this Bankruptcy Retainer Agreement. Any referral made to another Attorney to represent Client is a courtesy only. The Attorney is not associated with any other Attorney outside of the undersigned Attorney's law offices.

10. **Client acknowledges that the Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to the Attorney in writing. Failure to do so may result in unscheduled debts subject to non-dischargeability. Attorney will obtain a credit report for the Client but shall not be held accountable for any debts not listed on the Client's credit report. Client acknowledges duty to disclose ALL liabilities and debts. In the event Client forgets a creditor and the case is filed, Attorney will file an amended schedule to include the omitted creditor for a fee of \$100.**

11. Client agrees that the following matters are not included within the scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, the Attorney will not take any action on Clients behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:

- a. **Motion for relief or to modify the automatic stay**
- b. Motions to revoke a discharge.
- c. Removal of a pending action in another court.
- d.. Obtaining title reports.
- e. The determination of real estate or tax liens.
- f. Appeals to the BAP, District Court or Court of Appeals.
- g. Negotiations with Check Systems regarding Client.
- h. Motions to Dismiss Client's bankruptcy case filed by the Trustee, U.S. Trustee, or any creditor.

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- i. Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargeability of debts including the attendance of 2004 examinations.
- j. Preparing reaffirmation agreements, negotiating the terms of reaffirmation agreements proposed by creditors, motions to redeem personal property, and negotiating reaffirmation agreements when Client's income is not sufficient to rebut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation agreement.
- k. Motion to impose or extend the bankruptcy stay.
- l. Removal or avoidance of any liens attached to Client's personal or real property.

12. Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in bankruptcy. Client further understands that the list of non-dischargeable debts may be expanded by legislation or court decisions and Attorney has no control over the type of debts that may be or become non-dischargeable.

- a. Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
- b. Student loans. Client acknowledges that in rare instances, the student loan provider can charge off the loan and pursue its state remedies against the co-signor of the student loan. Client agrees to hold Attorney harmless, in the event the aforementioned occurs.
- c. Debts owed for spousal or child support.
- d. Debts owed to the spouse, former spouse, or child in a domestic relations proceeding.
- e. Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
- f. Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false representations, or actual fraud.
- g. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
- h. Cash advances obtained within seventy (70) days of the date of the filing of the bankruptcy petition.
- i. Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzlement or larceny.
- j. Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- k. Debts owed for death or personal injury arising from the operation of a motor vehicle, boat, or aircraft while intoxicated by drugs or alcohol.

13. Client understands that filing a Chapter 7 bankruptcy does not automatically discharge or remove liens from any real estate. Client agrees that the Attorney will not take any action to avoid (remove) any lien on real estate in a Chapter 7 unless Client specifically authorizes the Attorney to do so in writing. Client agrees that the Attorney will rely on Client's statements concerning ownership of real property and any liens attached to Client's real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Client wishes to obtain one. **Client**

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agrees to hold the Attorney harmless if client later discovers liens, lawsuits or judgments against Client or against Clients real estate.

14. Client understands that individuals who file for relief under Chapter 7 or Chapter 13 of the Bankruptcy Code are subject to audits by the U.S. Trustee. If Clients case is selected for an audit, Client agrees to pay Attorney the customary hourly rate for representing Client in such audit.

15. Client understands that Attorney may charge additional fees if Client waits longer than ninety (90) days from the first date Attorney is retained to finalize the bankruptcy petition and schedules due to additional due diligence and other update work required to finalize the bankruptcy.

16. Client acknowledges that Client has read and understands all the terms contains in this Bankruptcy Retainer Agreement and that, whether written, spoken, recorded or transcribed by any other means, no other terms are made part of this Bankruptcy Retainer Agreement. Client is in agreement with the terms of this agreement and has signed on the signature lines below.

17. Client acknowledge that Attorney advised Client that conducting attorney-client conversations over cellular telephones, though not necessarily violating attorney-client privilege, involves potential risks of interception and such conversations cannot be considered confidential. Client signature in this disclaimer serves as Client informed consent to communicate with Attorney and/or service providers via cellular telephones should the need arise.

18. Client further acknowledges that Attorney advised Client that sending unencrypted email can violate attorney-client privilege as it involves the potential risk of interception of client confidences. Client signature in this disclaimer serves as Client informed consent to communicate with Attorney and/or service providers via email.

19. Attorney has advised Client that some electronic documents will be stored outside of his office on a secured SSL 128 bit encrypted storage facility. Client signature in this disclaimer serves as Client informed consent to the storage of Client personally identifiable electronic data in a secure SSL 128 bit encrypted online storage facility.

Dated: January 21, 2015


Client Signature

Lawrence T. Masiclat
Client Printed Name


Client Signature

Mylene Masiclat
Client Printed Name


Attorney at Law

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**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of Illinois

In re **Lawrence T. Masiclat**
Mylene Masiclat

Debtor(s)

Case No.

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Lawrence T. Masiclat
Mylene Masiclat

Printed Name(s) of Debtor(s)

X **/s/ Lawrence T. Masiclat**

Signature of Debtor

January 28, 2015

Date

Case No. (if known)

X **/s/ Mylene Masiclat**

Signature of Joint Debtor (if any)

January 28, 2015

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of Illinois**

In re **Lawrence T. Masiclat** Case No. _____
Mylene Masiclat Debtor(s) Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **210**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **January 28, 2015** **/s/ Lawrence T. Masiclat**
Lawrence T. Masiclat
Signature of Debtor

Date: **January 28, 2015** **/s/ Mylene Masiclat**
Mylene Masiclat
Signature of Debtor

Ability Network Inc.
Dept CH 16577
Palatine, IL 60055

Adriana De La Cruz
7108 Robinswood Drive
Rockford, IL 61114

ADT
3190 S. Vaughn Way
Aurora, CO 80014

ADT Alarms
PO Box 650485
Dallas, TX 75265

ADT Security Systems, Inc.
PO Box 650485
Dallas, TX 75265

Advance Business Machines
5344 11th Street
Rockford, IL 61109

Agatona Marasigan
4415 Robin Court
Gurnee, IL 60031

Alex Guilfoyle
450 Sunnyside Drive
Cedarville, IL 61013

Alexander Reyes
3749 N. Trainer Road
Rockford, IL 61114

Allied Interstate
2290 Agate Court
Unit A1
Simi Valley, CA 93065

Amb. Anesthesiologists of Chicago, LLC
Dept 20 8021 PO Box 5998
Carol Stream, IL 60197

American Chartered Bank
20 N. Martingale Road, Suite 600
Schaumburg, IL 60173

American Chartered Bank
700 W. Euclid Avenue
Palatine, IL 60067

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express *
c/o Becket & Lee
P.O. Box 3001
Malvern, PA 19355

Americas Servicing Company
One Home Campus
MAC X2501-01D
Des Moines, IA 50328

Americas Servicing Company
PO Box 10328
Des Moines, IA 50306

Americas Servicing Company
Debra Conn
8480 Stagecoach Circle
Frederick, MD 21701

Amy Park
711 Crestview Drive
Bolingbrook, IL 60440

Angie Reyes
954 N. Main Street
APT 35
Rockford, IL 61103

Arlene Palapala
122 Canton Lane
Streamwood, IL 60107

AT&T
225 W. Randolph Road
Chicago, IL 60606

Athletic and Therapeutic Institute
4947 Payshire Circle
Chicago, IL 60674

Audress Heavey
1106 South Crystal Lake Road
McHenry, IL 60050

Averus
3851 Clearview Court
Gurnee, IL 60031

Bank of America
4060 Ogletown/Stanton Road
Newark, DE 19713

Bank Of America, N.A. *
401 N. Tryon Street
NC1-021-02-20
Charlotte, NC 28255

Barbara S Badger
113 W North Street
Pearl City, IL 61062

Bliss Marc International
7905 Lyons Street
Morton Grove, IL 60053

BMO Harris Bank N.A. *
111 W. Monroe Street
Chicago, IL 60603

Bonded Business Services, Ltd.
5757 Central Avenue, #205
Boulder, CO 80301

Bonnie Wasilewski
8820 Richardson Road
Spring Grove, IL 60081

C Beyond
320 Interstate North Parkway SE
Suite 300
Atlanta, GA 30339

Cadence Health
27W353 Jewell Road
Winfield, IL 60190

Cadence Health
25 North Winfield Road
Winfield, IL 60190

Cadence Health
25960 Network Place
Chicago, IL 60673

Capital One N.A.
1 S. Orange Street
Wilmington, DE 19801

Capital One, N.A. *
c/o American Infosource
P.O Box 54529
Oklahoma City, OK 73154

Capital One, N.A.*
1680 Capital One Drive
Mc Lean, VA 22102

Care Plus Nursing and Rehabilitation
411 Business Center Drive
Suite 102
Mount Prospect, IL 60056

Caring Therapeutics, P.C.
10723 Winterset Drive
Orland Park, IL 60467

Carlos Soltes
9154 Leicester Way
Roscoe, IL 61073

CBeyond
1520 Kensington Road, Suite 300
Oak Brook, IL 60523

CBeyond Communications, LLC
320 Interstate North Parkway
Suite 300
Atlanta, GA 30339

Celina Ramirez-Manlapid
1563 Matthew Drive
Algonquin, IL 60102

Cenizar Mendoza
2108 Oxford Street
Rockford, IL 61103

Center for Medicare & Medicaid Services
2300 Springdale Drive
Camden, SC 29020

Champion Energy LLC
1500 Rankin Road
Suite 200
Houston, TX 77073

Chase
201 N. Walnut St//De1-1027
Wilmington, DE 19801

Chase *
ATTN: Bankruptcy Department
P.O. Box 15298
Wilmington, DE 19850

Chase *
3415 Vision Drive
Mail Code OH4-7142
Columbus, OH 43219

Cherry Anne Agravanted
650 Dogleg Lane
Bartlett, IL 60103

Christina Talusan
6912 Homestead Drive
McHenry, IL 60050

Chrysler Capital
Po Box 961275
Fort Worth, TX 76161

Chrysler Financial Services
PO Box 9223
Farmington, MI 48333-9223

Cielo Avila
4845 Pine Meadow Parkway
APT 2
Loves Park, IL 61111

Citi Com Lending Group
Po Box 769004
San Antonio, TX 78245

Citibank N.A.
Citicorp Credit Srvs/ Centralized Bk
Po Box 20507
Kansas City, MO 64195

Citicorp Credit Services *
ATTN: Internal Recovery; Centralized Bk
P.O. Box 790034
Saint Louis, MO 63179-0034

CitiMortgage, Inc.
1000 Technology Drive
O Fallon, MO 63368

CitiMortgage, Inc.
PO Box 6243
Sioux Falls, SD 57117

Comed
Po Box 87522
Chicago, IL 60680

Corina Santos
316 Blue Spruce Lane
Glendale Heights, IL 60139

Cristina Talusan
6912 Homestead Drive
McHenry, IL 60050

D.K. Condo Association
c/o Daper and Kramer Co.
PO Box 611095
Chicago, IL 60666

Dana Concepcion Montinola
310 Marshall Drive
Des Plaines, IL 60016

DCTR
6432 Weaver Road
Rockford, IL 61114

De Lage Landen
1111 Old Eagle School Road
Wayne, PA 19087

Dell Business Credit
c/o DFS Customer Care Department
PO Box 81577
Austin, TX 78708

Deluxe Corporation
1600 East Touhy Avenue
Des Plaines, IL 60018

Deutsche Bank National Trust Company
1761 East Street Andrew Place
Santa Ana, CA 92705

Dun & Bradstreet
505 8th Avenue, Suite 1805
New York, NY 10018

Editha Funtera
2747 N Rutherford Avenue
Elmwood Park, IL 60707

Eloisa M Dabu
239 Woodside Drive
West Chicago, IL 60185

Equifax Information Services, LLC
1550 Peachtree Street NW
Atlanta, GA 30309

Eufemia Pattison
1208 West Lake Drive
Cary, IL 60013

Eva Geronimo
136 Lakeside Drive
733
Saint Charles, IL 60174

Ewa Bosek
10346 S Aspen Drive
Palos Hills, IL 60465

Experian Information Solutions, Inc.
475 Anton Boulevard
Costa Mesa, CA 92626

Felicidad Eleazar
1909 Gordon Avenue
Rockford, IL 61103

Feliza Guntan
1797 S Trainer Road
Rockford, IL 61108

Fields Research
3814 West Street
Cincinnati, OH 45227

Flores Mitchell
2011 Barnaby Drive
Loves Park, IL 61111

Fox Valley Orthopedic Institute
2525 Kaneville Road
Geneva, IL 60134

FP Mailing Solutions
140 N Mitchel Court
Suite 200
Addison, IL 60101

Freedman Anselmo Lindberg
1771 W. Diehl, Suite 150
PO Box 3228
Naperville, IL 60566

GB Collects LLC
145 Bradford Drive
West Berlin, NJ 08091

GE Capital Retail Consumer Finance
1600 Summer Street
Fifth Floor
Stamford, CT 06905

GE Money Bank Care Card
Po Box 960061
Orlando, FL 32896

GECRB/Sams Club
Gecrb/Sams Club
Po Box 103104
Roswell, GA 30076

George Adjekum
3022 Countryside Drive
Belvidere, IL 61008

Glatfelter Healthcare Practice
183 Leader Heights Road
PO Box 2726
York, PA 17405

Glenda Corpuz
4635 Mackinac Street
Lake in the Hills, IL 60156

GNS Properties
27979 Converse Road
Island Lake, IL 60042

Greenberg, Grant, Richards Inc
PO Box 571811
Houston, TX 77257

Gregory Alan Davis
934 N 10th Street
Rochelle, IL 61068

Guardian
PO Box 2459
Spokane, WA 99210

Guardian Dental
Northeast Regional Office
PO Box 26050
Lehigh Valley, PA 18002

H Medical Billing & Coding Corp
110 Cayunga Court
Bloomington, IL 60108

Hinckley Springs
6750 Discovery Boulevard
Mableton, GA 30126

HSN
PO Box 9090
Clearwater, FL 33758

Ice Mountain Spring Water
18275 8 Mile Road
Stanwood, MI 49346

Illinois Dept of Employment Security
33 S. State Street
10th Floor
Chicago, IL 60603

Illinois Dept of Employment Security
Harvey
16845 South Halsted
Harvey, IL 60426

Illinois Dept. of Employment Security
2444 W. Lawrence Avenue
Chicago, IL 60625

Image Systems & Business Solutions
1776 Commerce Drive
Elk Grove Village, IL 60007

Interline
PO Box 26
Lake Forest, IL 60045

IQN Physical Therapy Services
1934 Norwich Lane
Bolingbrook, IL 60490

Jeanette Johnson
5679 Vesper Drive
South Beloit, IL 61080

Jennifer Truitt
3747 W Route 64
APT 6
Mount Morris, IL 61054

Jeremy Rhoads
75 Kristin Circle
APT 217
Schaumburg, IL 60195

Jessie Espere
1460 Livingstone Drive
Rockford, IL 61107

Joan Pelaez
2547 Boardwalk Boulevard
Apt C
Hoffman Estates, IL 60169

Joann Long
2358 Jonquil Place
Rockford, IL 61107

Joseph, Mann & Creed
20600 Chagrin Boulevard
Suite 550
Beachwood, OH 44122

Judith Padua
348 Karls Court
Rockford, IL 61107

Justiano Valeroso
165 Horizon Circle
Carol Stream, IL 60188

Karlo Mark Corsino
7082 Sue Court
APT 2
Loves Park, IL 61111

Kinnser
2600 Via Fortuna Drive
Suite 150
Austin, TX 78746

Kohl's
PO Box 2983
Milwaukee, WI 53201

Kohl's Credit *
N56 W17000 Ridgewood Drive
Menomonee Falls, WI 53051

Kohls Credit
Po Box 3115
Milwaukee, WI 53201

Kroll Factual Data
5200 Hahns Peak Drive
Loveland, CO 80538

Lavelle Law
501 West Colfax Street
Palatine, IL 60067

Leonard Langtiw
2704 W Catalpa Avenue
Chicago, IL 60625

Lino Agpoon
898 S. Rand Road
APT4
Lake Zurich, IL 60047

Lord & Taylor
PO Box 960035
Orlando, FL 32896

Lorna Asuncion
1S120 Radford Lane
Villa Park, IL 60181

Lourdes S. Lloberra
392 Hilton Drive
Glendale Heights, IL 60139

Lynn Medical
PO Box 930459
Wixom, MI 48393

Macy's
Po Box 183083
Columbus, OH 43218

Macy's Inc.
9111 Duke Boulevard
Mason, OH 45040

Maria Isip
980 Longford Road
Bartlett, IL 60103

Maria Tuscano
810 Blue Ridge Drive
Streamwood, IL 60107

Maribeth Ophrecio
28 Joshua Court
Barrington, IL 60010

Marie Rochelle Wauna
15723 Springfiel Avenue
Markham, IL 60428

Marilou Roxas
3208 St Michael Lane
Saint Charles, IL 60175

Marissa Manuntag
1325 Jonathan Avenue
Rockford, IL 61102

Marita Baula
3230 Johnsbury Court
Aurora, IL 60504

Mark Murdock
PO Box 6
Valparaiso, IN 46384

Marlin Business Bank
PO Box 13604
Philadelphia, PA 19101

Mary Joy Cabana
42 Harrison Lane
Streamwood, IL 60107

Marylin Hendricks
36 Woodland Avenue
Fox Lake, IL 60020

May Nueva
3011 Shenandoah Drive
Carpentersville, IL 60110

Medical Arts
PO Box 37647
Philadelphia, PA 19101

Medical Mega
183 Wilson Street
Brooklyn, NY 11211

Medilyn Leynes
20 Kenilworth Avenue
Romeoville, IL 60446

Moshe Bantasan
370 Florian Drive
Des Plaines, IL 60016

Nationwide Credit & Collection Inc
PO Box 3159
Oak Brook, IL 60522

Nationwide Credit & Collection, Inc.*
815 Commerce Drive
Suite 270
Oak Brook, IL 60523

Nationwide Credit, Inc.
PO Box 26314
Lehigh Valley, PA 18002

Necole Ericka Littlejohn
111 N Calvin Park Boulevard
Rockford, IL 61107

Nickolau, Michaels & Evans
7503 W. 56th Street
Summit, IL 60501

NICOR Gas
PO Box 5407
Carol Stream, IL 60197

Nissan Motor Acceptance
Po Box 660360
Dallas, TX 75266

Nissan Motor Acceptance
8900 Freeport Parkway
Irving, TX 75063

Nissan Motor Acceptance *
Po Box 660360
Dallas, TX 75266

NK Healthy Concepts
2133 S Wolf Road
Des Plaines, IL 60018

Nordstrom FSB
8502 East Princess Drive
Scottsdale, AZ 85255

Nordstrom FSB
PO Box 79134
Phoenix, AZ 85062-9134

Nordstroms
10 OakBrook Center
Oak Brook, IL 60523

Oluwakemi Adeniyi
2613 Ross Street
Hampshire, IL 60140

Palmetto GBA, LLC
PO Box 100277
Columbia, SC 29202

Paper Recovery Service Corporation
7972 Crest Hills Drive
Loves Park, IL 61111

Phillip Manzano
16649 Jean Lane
Oak Forest, IL 60452

Pierce & Associates
1 North Dearborn
Ste 1300
Chicago, IL 60602

Pitney Bowes
2225 American Drive
Neenah, WI 54956

Quill Corp
PO Box 37600
Philadelphia, PA 19101

Raffy Rivera
8613 N. Milwaukee Avenue
APT 2w
Niles, IL 60714

Raiz Law Group
1260 Iroquois #104
Naperville, IL 60563

Receivable Management Services
1250 E. Diehl Road
Naperville, IL 60563

Richard James and Associates
4317 NE Thurston Way
Suite 270
Vancouver, WA 98662

Richard T Avis Attorney & Associates LLC
PO Box 1008
Arlington Heights, IL 60006

Rizalyn Andres
720 Arnold Avenue
Rockford, IL 61108

Rosalina Reed
497 Gregory Avenue
Apt 3C
Glendale Heights, IL 60139

Roscoe
3535 West Harrison Street
Chicago, IL 60624

Samantha Swanson
201 E. Willow Street
Forreston, IL 61030

Samantha Williams
208 W 2nd Street
Leaf River, IL 61047

Sams Club
P.O. Box 981064
El Paso, TX 79998

Sams Club
Attn. Bankruptcy
PO Box 105968
Atlanta, GA 30353

Sarah Jane Reyes
2323 Vineyard Court
Elgin, IL 60123

Shred It
11101 Franklin Avenue
Suite 100
Franklin Park, IL 60131

Specialized Loan Servicing
Attn: Bankruptcy
8742 Lucent Blvd. Suite 300
Highlands Ranch, CO 80129

Specialized Loan Servicing
8742 Lucent Boulevard, Suite 300
Highlands Ranch, CO 80129

State of Illinois: Department of Revenue
PO Box 19006
Springfield, IL 62794

Susan Dulaca
888 Tipperary Street
Gilberts, IL 60136

Synchrony
PO Box 530970
Atlanta, GA 30353

Synchrony / Lord & Taylor
Po Box 965015
Orlando, FL 32896

Synchrony Bank
PO Box 530916
Atlanta, GA 30353

T-Mobile
12929 SE 38th Street
Bellevue, WA 98006

Tameka Kelly
2813 W. Washington Boulevard
Chicago, IL 60612

Teresa Adriano
639 Willow Street
Elburn, IL 60119

The Ogle County Life
311 Washinton Street
PO Box 378
Oregon, IL 61061

Therapeutics Services of America
2625 Butterfield Road
Suite 300
Oak Brook, IL 60523

TNR Staffing
150 Harvester Drive, Suite 105
Burr Ridge, IL 60527

Trans Union LLC
1561 E. Orangethorpe Avenue
Fullerton, CA 92831

Trevor Childs
951 Par Drive
Algonquin, IL 60102

Twelve Oaks at Schaumburg
PO Box 5705
Carol Stream, IL 60197

Twelve Oaks at Schaumburg
120 Kristin Circle
Schaumburg, IL 60195

Union Bank of the Philippines

United Healthcare
PO Box 30573
Salt Lake City, UT 84130-0573

United Recovery Service
18525 Torrence
Suite C6
Lansing, IL 60445

United Recovery Systems, LP
P.O. Box 722929
Houston, TX 77272

US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402

US Bank Home Mortgage
Bankruptcy/Recovery Dept
Po Box 5229
Cincinnati, OH 45201

US Bank Home Mortgage
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402

Victoria Souza
1861 Gregory Avenue
Glendale Heights, IL 60139

Wells Fargo Bank, N.A.
420 Montgomery Street
San Francisco, CA 94132

Wells Fargo Home Mortgage
5620 Brooklyn Boulevard
Minneapolis, MN 55429

Wells Fargo Home Mortgage
Po Box 10335
Des Moines, IA 50306